

IN THE CLAIMS

Please amend the claims as follows:

1. (currently amended) A computer system for verifying a commercial transaction between a user with ~~credit card~~ account information and a merchant, said computer system comprising:

a processing unit for processing data and code; and

memory for storing said data and said code, said data and said code comprising

a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request, said transaction approval request including information to identify an account-holder associated with said ~~credit card~~ account information,

~~at least one pre-verification~~ a pre-verification condition associated with said account-holder, said pre-verification condition defining a pre-verified circumstance when account-holder verification of said transaction approval request is not needed if said transaction approval request satisfies said pre-verification condition, said account-holder verification including contacting said account-holder,

an authorization module responsive to said transaction approval request and operative to compare said transaction approval request with said ~~at least one~~ pre-verification condition before contacting said account-holder to perform account-holder verification of said transaction approval request,

to verify said transaction approval request without attempting to contact said account-holder to perform account-holder verification if said ~~at least one~~ pre-verification condition is satisfied, [[and]]

to verify said transaction approval request with said account-holder by contacting said account-holder if said ~~at least one~~ pre-verification condition is not satisfied, and

to issue an approval to said merchant only if said transaction approval request is verified, and

an account-holder communication module operative to enable the account-holder to set said pre-verification condition, so that said account-holder can specify the circumstances when account-holder verification is not needed.

2. (currently amended) A computer system according to Claim 1, ~~wherein~~ further comprising:

~~said at least one pre-verification condition includes~~ a plurality of pre-verification conditions; and

said authorization module is operative to verify said transaction approval request without attempting to contact said account-holder if at least one of said plurality of pre-verification conditions is satisfied.

3. (currently amended) A computer system according to Claim 1, ~~wherein~~ further comprising:

~~said at least one pre-verification condition includes~~ a plurality of pre-verification conditions; and

said authorization module is operative to verify said transaction approval request without attempting to contact said account-holder only if all of said plurality of pre-verification conditions are satisfied.

4. (canceled)

5. (currently amended) A computer system according to Claim 1, wherein said account-holder communications module is operative to:

receive a connection request from said account-holder;

establish a connection with said account-holder;

authenticate said account-holder;

present said ~~at least one~~ pre-verification condition to said account-holder; and

receive modification instructions for said ~~said at least one~~ pre-verification condition from said account holder.

6. (previously presented) A computer system according to Claim 5, wherein, prior to receiving said modification instructions from said account-holder, said pre-verification condition is not satisfied.

7. (previously presented) A computer system according to Claim 1, wherein said pre-verification condition includes at least one merchant identifier.

8. (currently amended) A computer system according to Claim 7, wherein said authorization module, responsive to receipt of said transaction approval request, is operative to:  
compare said merchant transmitting said transaction approval request with each of said merchant identifiers; and  
verify said transaction approval request without attempting to contact said account-holder if said merchant sending said transaction approval request is identified by one of said merchant identifiers.

9. (previously presented) A computer system according to Claim 1, wherein said pre-verification condition includes a pre-verified purchase price.

10. (currently amended) A computer system according to Claim 9, wherein said authorization module, responsive to receipt of [[a]] said transaction approval request is operative to:

compare a purchase price contained within said transaction approval request with said pre-verified purchase price; and  
verify said transaction approval request without attempting to contact said account-holder if said purchase price contained within said transaction approval request is less than said pre-verified purchase price.

11. (previously presented) A computer system according to Claim 1, wherein said pre-verification condition includes a begin date and an end date.

12. (currently amended) A computer system according to Claim 11, wherein said authorization module, responsive to receipt of said transaction approval request, is operative to:  
compare a purchase date contained within said transaction approval request with said begin date and said end date; and  
verify said transaction approval request without attempting to contact said account-holder if said purchase date falls between said begin date and said end date.

13. (currently amended) In a computer system, a method for verifying a commercial transaction between a user with ~~credit card~~ account information and a merchant, said method comprising:

storing ~~at least one pre-verification~~ a pre-verification condition for an account-holder associated with said ~~credit card~~ account information, said pre-verification condition defining a pre-verified circumstance when account-holder verification of a transaction approval request is not needed if said transaction approval request satisfies said pre-verification condition, said account-holder verification including contacting said account-holder;

receiving ~~[[a]]~~ said transaction approval request from said merchant, said transaction approval request including information to identify said account-holder;

comparing said transaction approval request to said pre-verification condition before attempting to contact said account-holder to perform account-holder verification of said transaction approval request;

verifying said transaction approval request without attempting to contact said account-holder to perform account-holder verification if said pre-verification condition is met; ~~[[and]]~~

verifying said transaction approval request with said account-holder by contacting said account-holder if said pre-verification condition is not met; and  
issuing an approval to said merchant only if said transaction approval request is verified.

14. (currently amended) A method according to Claim 13, wherein:  
said step of storing ~~at least one~~ said pre-verification condition includes storing a plurality of pre-verification conditions; and  
said step of verifying said transaction approval request without attempting to contact said account-holder includes verifying said transaction approval request if at least one of said plurality of pre-verification conditions is satisfied.
15. (currently amended) A method according to Claim 13, wherein:  
said step of storing ~~at least one~~ said pre-verification condition includes storing a plurality of pre-verification conditions; and  
said step of verifying said transaction approval request without attempting to contact said account-holder includes verifying said transaction approval request only if all of said plurality of pre-verification conditions are satisfied.
16. (currently amended) A method according to Claim 13, wherein said ~~at least one~~ pre-verification condition is determined by said account-holder.
17. (previously presented) A method according to Claim 13, further comprising:  
establishing a connection with said account-holder;  
authenticating said account-holder; and  
allowing said account-holder to modify said pre-verification condition associated with said account-holder.
18. (currently amended) A method according to Claim 17, ~~wherein~~, wherein said pre-verification condition is not satisfied prior to modification by said account-holder.
19. (previously presented) A method according to Claim 13, wherein said pre-verification condition includes at least one merchant identifier.

20. (currently amended) A method according to Claim 19, wherein:  
said pre-verification condition includes a plurality of merchant identifiers; and  
said transaction approval request is verified without attempting to contact said  
account-holder if said merchant is identified by one of said plurality of merchant  
identifiers.
21. (previously presented) A method according to Claim 13, wherein said pre-  
verification condition includes a pre-verified purchase price.
22. (currently amended) A method according to Claim 21, wherein said transaction  
approval request is verified without attempting to contact said account-holder if a purchase price  
identified in said transaction approval request is less than said pre-verified purchase.
23. (previously presented) A method according to Claim 13, wherein said pre-  
verification condition includes at least one pre-verification date.
24. (currently amended) A method according to Claim 23, wherein:  
said pre-verification condition includes at least one pair of pre-verification dates; and  
said transaction approval request is verified without attempting to contact said  
account-holder if a transaction date included in said transaction approval request  
falls between said pre-verification dates.

25. (currently amended) A non-transitory computer-readable storage medium having code embodied therein for causing an electronic device to perform ~~the method of Claim 13 a~~ method for verifying a commercial transaction between a user with account information and a merchant, said method comprising the steps of:

storing a pre-verification condition for an account-holder associated with said account information, said pre-verification condition defining a pre-verified circumstance when account-holder verification of a transaction approval request is not needed if said transaction approval request satisfies said pre-verification condition, said account-holder verification including contacting said account-holder;  
receiving said transaction approval request from said merchant, said transaction approval request including information to identify said account-holder;  
comparing said transaction approval request to said pre-verification condition before attempting to contact said account-holder to perform account-holder verification of said transaction approval request;  
verifying said transaction approval request without attempting to contact said account-holder to perform account-holder verification if said pre-verification condition is met;  
verifying said transaction approval request with said account-holder by contacting said account-holder if said pre-verification condition is not met; and  
issuing an approval to said merchant only if said transaction approval request is verified.

26. (currently amended) A non-transitory computer-readable storage medium ~~having~~ code embodied therein for causing an electronic device to perform ~~the method of Claim 14~~ according to Claim 25, wherein:

said step of storing said pre-verification condition includes storing a plurality of pre-verification conditions; and  
said step of verifying said transaction approval request without attempting to contact said account-holder includes verifying said transaction approval request if at least one of said plurality of pre-verification conditions is satisfied.

27. (currently amended) A non-transitory computer-readable storage medium ~~having~~  
~~code embodied therein for causing an electronic device to perform the method of Claim 15~~  
according to Claim 25, wherein:

said step of storing said pre-verification condition includes storing a plurality of pre-  
verification conditions; and

said step of verifying said transaction approval request without attempting to contact  
said account-holder includes verifying said transaction approval request only if all  
of said plurality of pre-verification conditions are satisfied.

28. (currently amended) A non-transitory computer-readable storage medium ~~having~~  
~~code embodied therein for causing an electronic device to perform the method of Claim 16~~  
according to Claim 25, wherein said pre-verification condition is determined by said account-  
holder.

29. (currently amended) A non-transitory computer-readable storage medium ~~having~~  
~~code embodied therein for causing an electronic device to perform the method of Claim 17~~  
according to Claim 25, wherein said method further comprises the steps of:

establishing a connection with said account-holder;

authenticating said account-holder; and

allowing said account-holder to modify said pre-verification condition associated  
with said account-holder.

30. (currently amended) A non-transitory computer-readable storage medium ~~having~~  
~~code embodied therein for causing an electronic device to perform the method of Claim 18~~  
according to Claim 29, wherein said pre-verification condition is not satisfied prior to  
modification by said account-holder.

31. (currently amended) A non-transitory computer-readable storage medium ~~having~~  
~~code embodied therein for causing an electronic device to perform the method of Claim 19~~  
according to Claim 25, wherein said pre-verification condition includes at least one merchant  
identifier.



32. (currently amended) A non-transitory computer-readable storage medium ~~having code embodied therein for causing an electronic device to perform the method of Claim 20 according to Claim 31, wherein:~~

said pre-verification condition includes a plurality of merchant identifiers; and  
said transaction approval request is verified without attempting to contact said  
account-holder if said merchant is identified by one of said plurality of merchant  
identifiers.

33. (currently amended) A non-transitory computer-readable storage medium ~~having code embodied therein for causing an electronic device to perform the method of Claim 21 according to Claim 25, wherein said pre-verification condition includes a pre-verified purchase price.~~

34. (currently amended) A non-transitory computer-readable storage medium ~~having code embodied therein for causing an electronic device to perform the method of Claim 22 according to Claim 33, wherein said transaction approval request is verified without attempting to contact said account-holder if a purchase price identified in said transaction approval request is less than said pre-verified purchase.~~

35. (currently amended) A non-transitory computer-readable storage medium ~~having code embodied therein for causing an electronic device to perform the method of Claim 23 according to Claim 25, wherein said pre-verification condition includes at least one pre-verification date.~~

36. (currently amended) A non-transitory computer-readable storage medium ~~having code embodied therein for causing an electronic device to perform the method of Claim 24 according to Claim 25, wherein:~~

said pre-verification condition includes at least one pair of pre-verification dates; and  
said transaction approval request is verified without attempting to contact said  
account-holder if a transaction date included in said transaction approval request  
falls between said pre-verification dates.